## **BANK NIZWA SAOG**

## Condensed interim statement of cash flows

30 September 2021 (Un-audited)

Cash flows from operating activities         Cash flows from operating activities before changes in operating assets and liabilities         Cash flows from operating activities before changes in operating assets and liabilities         Cash flows from operating activities before changes in operating assets and liabilities         Cash flows from operating activities before changes in operating assets and liabilities         Cash flows from operating activities         Cash flows from operating activities before changes in operating activities         Cash flows from investing activities         Cash flows from floancing activities         Cash flows from floancing activities         Cash flows from floancing activities <t< th=""><th>30 September 2021 (Un-audited)</th><th></th><th></th></t<>	30 September 2021 (Un-audited)		
Cash flows from operating activities         30 September         30 September           Profit for the period before tax         10,295         9,952           Adjustments for:         6,90         6,99           Depreciation and amortization         6,90         6,99           Impairment losses         6,402         4,670           Gain on sales of property and equipment         (2)           Investment risk reserve         (199)         (135)           Cash flows from operating activities before changes in operating assets and liabilities:         17,186         15,186           Changes in operating assets and liabilities:         (24,063)         3,520           Increase in Sales receivables         (24,063)         (3,520)           Decrease in Jiara Muntahia Bittamleck assets         16,170         9,686           Increase in outsomers' current accounts         447         78,128           Increase in other assets         (7,926)         (7,862)           Increase in other liabilities         (3,469)         (194)           Net cash (used in) / generated operating activities         (56,427)         33,023)           Increase in customers' current accounts         (62,23)         (30,289)           Decrease of Wakala Bel Isitithmar         (60,23)         (30,289)			
Cash flows from operating activities         RO         RO           Profit for the period before tax         10,295         9,952           Adjustments for:         690         699           Depreciation and amortization         690         699           Impairment losses         6,402         4,670           Gain on sales of property and equipment         (2)         (199)         (135)           Cash flows from operating activities before changes in operating assets and liabilities         17,186         15,186           Changes in operating assets and liabilities         (24,063)         (3,200)           Decrease in jars Muntahia Bittamleek assets         16,170         9,686           Increase in outsomers' current accounts         447         58,148           Increase in in customers' current accounts         447         58,148           Increase in other liabilities         (3,469)         (1949)           Net cash flows from investing activities         (56,427)         33,023           Increase in interbase in durating activities         (62,23)         3(3,289)           Decrease of Wakala Bel Isithmar         (60,549)         (88,894)           Investeen in financial assets at fair value through equity         (62,23)         3(3,289)           Decrease of Wakala Be		-	•
Profit for the period before tax   10,295   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20,200   20			
Profit for the period before tax		RO	RO
Adjustments For:		10 205	0.052
Depreciation and amortization   6.90   6.90   6.90   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.00   6.0		10,295	9,932
Impairment losses         6,402         4,670           Gain on sales of property and equipment         (2)         (199)         (135)           Cash flows from operating activities before changes in operating assets and liabilities         17,186         15,186           Changes in operating assets and liabilities:         17,186         15,186           Increase in Sales receivables         (24,063)         (3,520)           Decrease in Jigra Muntahia Bittamleck assets         16,170         9,686           Increase in other assets         (7,926)         (7,862)           Increase in outsomers' current accounts         447         58,148           Increase in customers' current accounts         3,469         (1944)           Net cash (used in) / generated operating activities         (56,427)         38,421           Cash flows from investing activities         (6,223)         (30,289)           Investment in financial assets at fair value through equity         (6,223)         (30,289)           Decrease of Wakala Bel Istithmar         (6,349)         (85,894)           Purchase of property and equipment         (1,033)         (396)           Proceeds received from sale of property and equipment         2         2           Proceeds received from sale of property and equipment         1         2		600	600
Gain on sales of property and equipment Investment risk reserve         (2) (199)         (135)           Cash flows from operating activities before changes in operating assets and liabilities         17,186         15,186           Changes in operating assets and liabilities         (24,063)         (3,520)           Decrease in Jigra Muntahia Biltamleck assets         16,170         9,686           Increase in Musharaka financing         (54,772)         (33,023)           Increase in other assets         (7,926)         (7,862)           Increase in other assets         (7,926)         (7,862)           Increase in other assets         (3,469)         (194)           Increase in other assets         (3,469)         (194)           Increase in other assets         (3,469)         (194)           Increase in customers' current accounts         447         58,184           Increase in other liabilities         (3,469)         (194)           Net cash (used in) 'generated operating activities         (56,427)         38,421           Cash flows from investing activities         (6,223)         (30,289)           Decrease of Wakala Bel Istithmar         (63,549)         (85,894)           Purchase of intangibles assets         (408)         (195)           Purchase of property and equipment			
New Strom of perating activities before changes in operating assets and liabilities   17,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,186   15,18	•	,	7,070
Cash flows from operating activities before changes in operating assets and liabilities         17,186         15,186           Changes in operating assets and liabilities:         (24,063)         (3,520)           Increase in Sales receivables         (24,063)         (3,520)           Decrease in Ijara Muntahia Bittamleck assets         16,170         9,686           Increase in Musharaka financing         (54,772)         (33,032)           Increase in other assets         (7,926)         (7,862)           Increase in other liabilities         (3,469)         (194)           Net cash (used in) / generated operating activities         (56,427)         38,421           Cash flows from investing activities         (63,549)         (85,894)           Investment in financial assets at fair value through equity         (6,223)         (30,289)           Decrease of Wakala Bel Istithmar         (63,549)         (85,894)           Purchase of intangibles assets         (408)         (195)           Purchase of property and equipment         (1,033)         3960           Proceeds received from sale of property and equipment         (1,033)         (30,289)           Proceeds received from sale of property and equipment         (1,033)         (30,289)           Cash flows from financing activities         (18,315)         88,51			(135)
and liabilities         17,186         15,186           Changes in operating assets and liabilities:         1         3(3,520)           Decrease in Sales receivables         16,170         9,686           Increase in Musharaka financing         (54,72)         (33,023)           Increase in other assets         (7,926)         (7,826)           Increase in other liabilities         3(46)         (194)           Net cash (used in) / generated operating activities         (56,427)         38,421           Cash flows from investing activities           Investment in financial assets at fair value through equity         (6,223)         (30,289)           Purchase of wakala Bel Istithmar         (63,549)         (85,894)           Purchase of property and equipment         (1,033)         (396)           Proceds received from sale of property and equipment         2         (1,074)           Vet cash used in investing activities         (71,211)         (116,774)           Cash flows from financing activities         (18,315)         88,519           Customers' Wakala         167,249         (31,895)           Increase in Inter-bank Wakala         19,250         8,374           Tax paid         (1,584)         -           Increase in Inter-bank and cash equivalent		(177)	(133)
Changes in operating assets and liabilities:         (24,063)         (3,520)           Increase in Sales receivables         (24,063)         (3,520)           Decrease in Ijara Muntahia Bitamleck assets         16,170         9,686           Increase in other assets         (7,926)         (7,862)           Increase in customers' current accounts         447         58,148           Increase in customers' current accounts         447         58,148           Increase in other liabilities         (3,469)         (194)           Vet cash (used in) / generated operating activities         (56,427)         38,421           Cash flows from investing activities         (63,549)         (85,894)           Investment in financial assets at fair value through equity         (6,223)         (30,289)           Decrease of Wakala Bel Istithmar         (63,549)         (85,894)           Purchase of property and equipment         (10,33)         (396)           Proceeds received from sale of property and equipment         2         -           Net cash used in investing activities         (18,315)         88,519           Cash flows from financing activities         (18,315)         88,519           Customers' Wakala         167,249         (31,895)           Increase in Inter-bank Wakala         19,		17 186	15 186
Decrease in Sales receivables   C24,063   C3,520     Decrease in Jura Muntahia Bittamleck assets   16,170   9,686     Increase in Musharaka financing   (54,772   033,023     Increase in other assets   (7,926   (7,862     Increase in customers' current accounts   447   58,148     Increase in customers' current accounts   447   58,148     Increase in dust liabilities   (3,469   (1944     Net cash (used in) / generated operating activities   (56,427   38,421     Investment in financial assets at fair value through equity   (6,223   (30,289     Decrease of Wakala Bel Istithmar   (63,549   (85,894     Purchase of intangibles assets   (408   (195     Purchase of property and equipment   (1,033   (396     Proceeds received from sale of property and equipment   2	and happines		15,100
Decrease in Sales receivables   C24,063   C3,520     Decrease in Jura Muntahia Bittamleck assets   16,170   9,686     Increase in Musharaka financing   (54,772   33,023     Increase in other assets   (7,926   (7,862     Increase in customers' current accounts   447   58,148     Increase in customers' current accounts   447   58,148     Increase in dust liabilities   (34,69   (1944     Net cash (used in) / generated operating activities   (56,427   38,421     Investment in financial assets at fair value through equity   (6,223   (30,289     Decrease of Wakala Bel Istithmar   (63,549   (85,894     Purchase of intangibles assets   408   (195     Purchase of property and equipment   (1,033   (396     Proceeds received from sale of property and equipment   2       Net cash used in investing activities   (116,774   (116,774     Cash flows from financing activities   (18,315   (8,519     Decrease)/Increase in unrestricted investment accountholders   (18,315   (8,519     Decrease in Inter-bank Wakala   19,250   8,374     Tax paid   (1,584       Dividends paid   (1,584       Dividends paid   (1,587   -     Board Remuneration   (126       Issuance of capital   70,011   -     Issuance of capital   70,011	Changes in operating assets and liabilities:		
Decrease in Ijara Muntahia Bittamleck assets		(24,063)	(3,520)
Increase in Musharaka financing			, , , , ,
Increase in other assets		· ·	
Net cash (some from tinancing activities   18,315   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,325   18,	_		* * * * * * * * * * * * * * * * * * * *
Increase in other liabilities         (3,469)         (194)           Net cash (used in) / generated operating activities         (56,427)         38,421           Cash flows from investing activities         (23)         (30,289)           Investment in financial assets at fair value through equity         (6,223)         (30,289)           Decrease of Wakala Bel Istithmar         (63,549)         (85,894)           Purchase of intangibles assets         (408)         (195)           Purchase of property and equipment         1 (1,033)         (396)           Proceeds received from sale of property and equipment         2         -           Net cash used in investing activities         (71,211)         (116,774)           Cash flows from financing activities         (18,315)         88,519           Customers' Wakala         167,249         (31,895)           Increase in Inter-bank Wakala         167,249         (31,895)           Increase in Inter-bank Wakala         19,250         8,374           Tax paid         (1,584)         -           Dividends paid         (1,584)         -           Board Remuneration         (126)         -           Issuance of capital         70,011         -           Issuance of might issues         10,089			
Net cash (used in) / generated operating activities         (56,427)         38,421           Cash flows from investing activities         (0,223)         (30,289)           Investment in financial assets at fair value through equity         (6,223)         (85,894)           Decrease of Wakala Bel Istithmar         (63,549)         (85,894)           Purchase of intangibles assets         (408)         (195)           Purchase of property and equipment         (1,033)         (396)           Proceeds received from sale of property and equipment         (2         -           Net cash used in investing activities         (71,211)         (116,774)           Cash flows from financing activities         (18,315)         88,519           Customers' Wakala         167,249         (31,895)           Increase in Inter-bank Wakala         19,250         8,374           Tax paid         (1,584)         -           Dividends paid         (1,875)         -           Board Remuneration         (126)         -           Issuance of capital         70,011         -           Issuance cost on right issues         (118)         -           Net cash from financing activities         234,492         64,998           Increase/(decrease) in cash and cash equivalents			
Cash flows from investing activities           Investment in financial assets at fair value through equity         (6,223)         (30,289)           Decrease of Wakala Bel Istithmar         (63,549)         (85,894)           Purchase of intangibles assets         (408)         (195)           Purchase of property and equipment         1(1,033)         (396)           Proceeds received from sale of property and equipment         2         -           Net cash used in investing activities         (71,211)         (116,774)           Cash flows from financing activities         (18,315)         88,519           Customers' Wakala         167,249         (31,895)           Increase in Inter-bank Wakala         19,250         8,374           Tax paid         (1,584)         -           Dividends paid         (1,875)         -           Board Remuneration         (106)         -           Issuance of capital         70,011         -           Issuance cost on right issues         (118)         -           Net cash from financing activities         234,492         64,998           Increase/(decrease) in cash and cash equivalents         10,854         (13,355)           Cash and cash equivalents at the end of the period         13,647         62,108			
Investment in financial assets at fair value through equity   C6,223   C30,289     Decrease of Wakala Bel Istithmar   C63,549   (85,894     Purchase of intangibles assets   C408   C195     Purchase of property and equipment   C1,033   C396     Purchase of property and equipment   C2   C-     Net cash used in investing activities   C71,211   C116,774     Cash flows from financing activities   C18,315   S8,519     Customers' Wakala   167,249   C31,895     Increase in Inter-bank Wakala   19,250   S,374     Tax paid   C1,584   C1,584   C1,584     Dividends paid   C1,584   C1,584   C1,584     Dividends paid   C1,685   C1,685   C1,685     Issuance of capital   70,011   C1,580     Issuance cost on right issues   C118   C18,585     Increase'/(decrease) in cash and cash equivalents   C3,4492   C4,998     Increase'/(decrease) in cash and cash equivalents   C3,4492   C4,998     Cash and cash equivalents at the beginning of the period   C3,600   C3,000     Cash and balances with CBO   C5,000   C5,000     Due from banks and financial institutions   C3,473   C1,8460     Inter-bank Wakala Investment   C3,473   C1,8460     Inter-bank Wakala Investment   C3,473   C1,8460     C1,584   C3,473   C1,8460   C3,473   C1,8460     C1,584   C3,473   C1,8460   C3,473   C1,8460     C3,473   C1,8460   C3,473   C1,8460     C4,086   C4,086   C3,473   C1,8460   C3,473   C1,8460     C4,086   C4,086   C3,473   C1,8460   C3,	five cash (asea m)/ generated operating activities	(80,127)	
Investment in financial assets at fair value through equity   C6,223   C30,289     Decrease of Wakala Bel Istithmar   C63,549   (85,894     Purchase of intangibles assets   C408   C195     Purchase of property and equipment   C1,033   C396     Purchase of property and equipment   C2   C-     Net cash used in investing activities   C71,211   C116,774     Cash flows from financing activities   C18,315   S8,519     Customers' Wakala   167,249   C31,895     Increase in Inter-bank Wakala   19,250   S,374     Tax paid   C1,584   C1,584   C1,584     Dividends paid   C1,584   C1,584   C1,584     Dividends paid   C1,685   C1,685   C1,685     Issuance of capital   70,011   C1,580     Issuance cost on right issues   C118   C18,585     Increase'/(decrease) in cash and cash equivalents   C3,4492   C4,998     Increase'/(decrease) in cash and cash equivalents   C3,4492   C4,998     Cash and cash equivalents at the beginning of the period   C3,600   C3,000     Cash and balances with CBO   C5,000   C5,000     Due from banks and financial institutions   C3,473   C1,8460     Inter-bank Wakala Investment   C3,473   C1,8460     Inter-bank Wakala Investment   C3,473   C1,8460     C1,584   C3,473   C1,8460   C3,473   C1,8460     C1,584   C3,473   C1,8460   C3,473   C1,8460     C3,473   C1,8460   C3,473   C1,8460     C4,086   C4,086   C3,473   C1,8460   C3,473   C1,8460     C4,086   C4,086   C3,473   C1,8460   C3,	Cash flows from investing activities		
Decrease of Wakala Bel Istithmar         (63,549)         (85,894)           Purchase of intangibles assets         (408)         (195)           Purchase of property and equipment         (1,033)         (396)           Proceeds received from sale of property and equipment         2            Net cash used in investing activities         (71,211)         (116,774)           Cash flows from financing activities         (18,315)         88,519           Customers' Wakala         167,249         (31,895)           Increase in Inter-bank Wakala         19,250         8,374           Tax paid         (1,875)         -           Dividends paid         (1,875)         -           Board Remuneration         (126)         -           Issuance of capital         70,011         -           Issuance cost on right issues         (118)         -           Net cash from financing activities         234,492         64,998           Increase/(decrease) in cash and cash equivalents         10,854         (13,355)           Cash and cash equivalents at the beginning of the period         13,647         62,108           Cash and cash equivalents at the end of the period         13,647         62,108           Cash and balances with CBO         77,700 <td></td> <td>(6,223)</td> <td>(30,289)</td>		(6,223)	(30,289)
Purchase of intangibles assets         (408)         (195)           Purchase of property and equipment         (1,033)         (396)           Proceeds received from sale of property and equipment         2         -           Net cash used in investing activities         (71,211)         (116,774)           Cash flows from financing activities         (18,315)         88,519           Customers' Wakala         167,249         (31,895)           Increase in Inter-bank Wakala         19,250         8,374           Tax paid         (1,584)         -           Dividends paid         (1,875)         -           Board Remuneration         (126)         -           Issuance of capital         70,011         -           Issuance cost on right issues         (118)         -           Net cash from financing activities         234,492         64,998           Increase/(decrease) in cash and cash equivalents         106,854         (13,355)           Cash and cash equivalents at the beginning of the period         13,647         62,108           Cash and balances with CBO         77,700         52,776           Capital deposit with CBO         (500)         (500)           Due from banks and financial institutions         10,999         14,937 <td>Decrease of Wakala Bel Istithmar</td> <td>* * * * * * * * * * * * * * * * * * * *</td> <td></td>	Decrease of Wakala Bel Istithmar	* * * * * * * * * * * * * * * * * * * *	
Purchase of property and equipment         (1,033)         (396)           Proceeds received from sale of property and equipment         2         -           Net cash used in investing activities         (71,211)         (116,774)           Cash flows from financing activities         (18,315)         88,519           Customers' Wakala         167,249         (31,895)           Increase in Inter-bank Wakala         19,250         8,374           Tax paid         (1,584)         -           Dividends paid         (1,1875)         -           Board Remuneration         (126)         -           Issuance of capital         70,011         -           Issuance cost on right issues         (118)         -           Net cash from financing activities         234,492         64,998           Increase/(decrease) in cash and cash equivalents         106,854         (13,355)           Cash and cash equivalents at the beginning of the period         13,647         62,108           Cash and balances with CBO         77,700         52,776           Capital deposit with CBO         (500)         (500)           Due from banks and financial institutions         10,999         14,937           Inter-bank Wakala         (3,473)         (18,460)	Purchase of intangibles assets		
Proceeds received from sale of property and equipment         2         -           Net cash used in investing activities         (71,211)         (116,774)           Cash flows from financing activities         (Decrease)/Increase in unrestricted investment accountholders         (18,315)         88,519           Customers' Wakala         167,249         (31,895)           Increase in Inter-bank Wakala         19,250         8,374           Tax paid         (1,584)         -           Dividends paid         (1,875)         -           Board Remuneration         (126)         -           Issuance of capital         70,011         -           Issuance cost on right issues         (118)         -           Net cash from financing activities         234,492         64,998           Increase/(decrease) in cash and cash equivalents         106,854         (13,355)           Cash and cash equivalents at the beginning of the period         13,647         62,108           Cash and balances with CBO         77,700         52,776           Capital deposit with CBO         (500)         (500)           Due from banks and financial institutions         10,999         14,937           Inter-bank Wakala         (3,473)         (18,460)			
Net cash used in investing activities         (71,211)         (116,774)           Cash flows from financing activities         (Decrease)/Increase in unrestricted investment accountholders         (18,315)         88,519           Customers' Wakala         167,249         (31,895)           Increase in Inter-bank Wakala         19,250         8,374           Tax paid         (1,584)         -           Dividends paid         (1,875)         -           Board Remuneration         (126)         -           Issuance of capital         70,011         -           Issuance cost on right issues         (118)         -           Net cash from financing activities         234,492         64,998           Increase/(decrease) in cash and cash equivalents         106,854         (13,355)           Cash and cash equivalents at the beginning of the period         13,647         62,108           Cash and balances with CBO         77,700         52,776           Capital deposit with CBO         77,700         52,776           Capital deposit with CBO         (500)         (500)           Due from banks and financial institutions         10,999         14,937           Inter-bank Wakala Investment         35,775         -           Inter-bank Wakala		2	(370)
Cash flows from financing activities           (Decrease)/Increase in unrestricted investment accountholders         (18,315)         88,519           Customers' Wakala         167,249         (31,895)           Increase in Inter-bank Wakala         19,250         8,374           Tax paid         (1,584)         -           Dividends paid         (1,875)         -           Board Remuneration         (126)         -           Issuance of capital         70,011         -           Issuance cost on right issues         (118)         -           Net cash from financing activities         234,492         64,998           Increase/(decrease) in cash and cash equivalents         106,854         (13,355)           Cash and cash equivalents at the beginning of the period         13,647         62,108           Cash and cash equivalents at the end of the period         120,501         48,753           Cash and balances with CBO         77,700         52,776           Capital deposit with CBO         (500)         (500)           Due from banks and financial institutions         10,999         14,937           Inter-bank Wakala         (3,473)         (18,460)		(71,211)	(116,774)
(Decrease)/Increase in unrestricted investment accountholders         (18,315)         88,519           Customers' Wakala         167,249         (31,895)           Increase in Inter-bank Wakala         19,250         8,374           Tax paid         (1,584)         -           Dividends paid         (1,875)         -           Board Remuneration         (126)         -           Issuance of capital         70,011         -           Issuance cost on right issues         (118)         -           Net cash from financing activities         234,492         64,998           Increase/(decrease) in cash and cash equivalents         106,854         (13,355)           Cash and cash equivalents at the beginning of the period         13,647         62,108           Cash and cash equivalents at the end of the period         120,501         48,753           Cash and balances with CBO         77,700         52,776           Capital deposit with CBO         (500)         (500)           Due from banks and financial institutions         10,999         14,937           Inter-bank Wakala Investment         35,775         -           Inter-bank Wakala         (3,473)         (18,460)	The table and the state of the	(/1)=11)	(===,,,,,,)
Customers' Wakala       167,249       (31,895)         Increase in Inter-bank Wakala       19,250       8,374         Tax paid       (1,584)       -         Dividends paid       (1,875)       -         Board Remuneration       (126)       -         Issuance of capital       70,011       -         Issuance cost on right issues       (118)       -         Net cash from financing activities       234,492       64,998         Increase/(decrease) in cash and cash equivalents       106,854       (13,355)         Cash and cash equivalents at the beginning of the period       13,647       62,108         Cash and balances with CBO       77,700       52,776         Capital deposit with CBO       (500)       (500)         Due from banks and financial institutions       10,999       14,937         Inter-bank Wakala Investment       35,775       -         Inter-bank Wakala       (3,473)       (18,460)	Cash flows from financing activities		
Increase in Inter-bank Wakala         19,250         8,374           Tax paid         (1,584)         -           Dividends paid         (1,875)         -           Board Remuneration         (126)         -           Issuance of capital         70,011         -           Issuance cost on right issues         (118)         -           Net cash from financing activities         234,492         64,998           Increase/(decrease) in cash and cash equivalents         106,854         (13,355)           Cash and cash equivalents at the beginning of the period         13,647         62,108           Cash and balances with CBO         77,700         52,776           Capital deposit with CBO         (500)         (500)           Due from banks and financial institutions         10,999         14,937           Inter-bank Wakala Investment         35,775         -           Inter-bank Wakala         (3,473)         (18,460)	(Decrease)/Increase in unrestricted investment accountholders	(18,315)	88,519
Tax paid       (1,584)       -         Dividends paid       (1,875)       -         Board Remuneration       (126)       -         Issuance of capital       70,011       -         Issuance cost on right issues       (118)       -         Net cash from financing activities       234,492       64,998         Increase/(decrease) in cash and cash equivalents       106,854       (13,355)         Cash and cash equivalents at the beginning of the period       13,647       62,108         Cash and cash equivalents at the end of the period       120,501       48,753         Cash and balances with CBO       77,700       52,776         Capital deposit with CBO       (500)       (500)         Due from banks and financial institutions       10,999       14,937         Inter-bank Wakala Investment       35,775       -         Inter-bank Wakala       (3,473)       (18,460)	Customers' Wakala	167,249	(31,895)
Dividends paid         (1,875)         -           Board Remuneration         (126)         -           Issuance of capital         70,011         -           Issuance cost on right issues         (118)         -           Net cash from financing activities         234,492         64,998           Increase/(decrease) in cash and cash equivalents         106,854         (13,355)           Cash and cash equivalents at the beginning of the period         13,647         62,108           Cash and cash equivalents at the end of the period         120,501         48,753           Cash and balances with CBO         77,700         52,776           Capital deposit with CBO         (500)         (500)           Due from banks and financial institutions         10,999         14,937           Inter-bank Wakala Investment         35,775         -           Inter-bank Wakala         (3,473)         (18,460)	Increase in Inter-bank Wakala	19,250	8,374
Board Remuneration         (126)         -           Issuance of capital         70,011         -           Issuance cost on right issues         (118)         -           Net cash from financing activities         234,492         64,998           Increase/(decrease) in cash and cash equivalents         106,854         (13,355)           Cash and cash equivalents at the beginning of the period         13,647         62,108           Cash and cash equivalents at the end of the period         120,501         48,753           Cash and balances with CBO         77,700         52,776           Capital deposit with CBO         (500)         (500)           Due from banks and financial institutions         10,999         14,937           Inter-bank Wakala         35,775         -           Inter-bank Wakala         (3,473)         (18,460)	•	(1,584)	-
Issuance of capital       70,011       -         Issuance cost on right issues       (118)       -         Net cash from financing activities       234,492       64,998         Increase/(decrease) in cash and cash equivalents       106,854       (13,355)         Cash and cash equivalents at the beginning of the period       13,647       62,108         Cash and cash equivalents at the end of the period       120,501       48,753         Cash and balances with CBO       77,700       52,776         Capital deposit with CBO       (500)       (500)         Due from banks and financial institutions       10,999       14,937         Inter-bank Wakala Investment       35,775       -         Inter-bank Wakala       (3,473)       (18,460)			-
Issuance cost on right issues         (118)         -           Net cash from financing activities         234,492         64,998           Increase/(decrease) in cash and cash equivalents         106,854         (13,355)           Cash and cash equivalents at the beginning of the period         13,647         62,108           Cash and cash equivalents at the end of the period         120,501         48,753           Cash and balances with CBO         77,700         52,776           Capital deposit with CBO         (500)         (500)           Due from banks and financial institutions         10,999         14,937           Inter-bank Wakala Investment         35,775         -           Inter-bank Wakala         (3,473)         (18,460)			-
Net cash from financing activities234,49264,998Increase/(decrease) in cash and cash equivalents106,854(13,355)Cash and cash equivalents at the beginning of the period13,64762,108Cash and cash equivalents at the end of the period120,50148,753Cash and balances with CBO77,70052,776Capital deposit with CBO(500)(500)Due from banks and financial institutions10,99914,937Inter-bank Wakala Investment35,775-Inter-bank Wakala(3,473)(18,460)	•		-
Increase/(decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period Cash and balances with CBO Capital deposit with CBO Capital deposit with CBO Due from banks and financial institutions Inter-bank Wakala Investment Inter-bank Wakala  (3,473) (18,460)			- (1.000
Cash and cash equivalents at the beginning of the period         13,647         62,108           Cash and cash equivalents at the end of the period         120,501         48,753           Cash and balances with CBO         77,700         52,776           Capital deposit with CBO         (500)         (500)           Due from banks and financial institutions         10,999         14,937           Inter-bank Wakala Investment         35,775         -           Inter-bank Wakala         (3,473)         (18,460)	Net cash from financing activities	234,492	64,998
Cash and cash equivalents at the beginning of the period       13,647       62,108         Cash and cash equivalents at the end of the period       120,501       48,753         Cash and balances with CBO       77,700       52,776         Capital deposit with CBO       (500)       (500)         Due from banks and financial institutions       10,999       14,937         Inter-bank Wakala Investment       35,775       -         Inter-bank Wakala       (3,473)       (18,460)	Inaugase/(deanage) in each and each equivalents	106 954	(12 255)
Cash and cash equivalents at the end of the period         120,501         48,753           Cash and balances with CBO         77,700         52,776           Capital deposit with CBO         (500)         (500)           Due from banks and financial institutions         10,999         14,937           Inter-bank Wakala Investment         35,775         -           Inter-bank Wakala         (3,473)         (18,460)		· ·	
Cash and balances with CBO       77,700       52,776         Capital deposit with CBO       (500)       (500)         Due from banks and financial institutions       10,999       14,937         Inter-bank Wakala Investment       35,775       -         Inter-bank Wakala       (3,473)       (18,460)			
Capital deposit with CBO(500)(500)Due from banks and financial institutions10,99914,937Inter-bank Wakala Investment35,775-Inter-bank Wakala(3,473)(18,460)	Cash and cash equivalents at the end of the period	120,501	40,733
Capital deposit with CBO(500)(500)Due from banks and financial institutions10,99914,937Inter-bank Wakala Investment35,775-Inter-bank Wakala(3,473)(18,460)	Cash and balances with CBO	77 700	52 776
Due from banks and financial institutions10,99914,937Inter-bank Wakala Investment35,775-Inter-bank Wakala(3,473)(18,460)			•
Inter-bank Wakala Investment       35,775         Inter-bank Wakala       (3,473)       (18,460)			
Inter-bank Wakala (3,473) (18,460)			17,737
			(10 160)
Cash and cash equivalents at the end of the period 120,501 48,753			
	Casii and cash equivalents at the end of the period	120,501	48,/53

The notes 1 to 22 form an integral part of this condensed interim financial information